

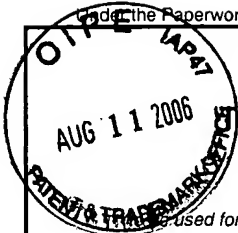
TFW 3626

PTO/SB/21 (08-03)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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 <b>TRANSMITTAL FORM</b> (used for all correspondence after initial filing)	Application Number	10/040,911
	Filing Date	October 26, 2001
	First Named Inventor	Ray BERG, et al.
	Group Art Unit	3626
	Examiner Name	Rachel L. Porter
Total Number of Pages in This Submission	Attorney Docket Number	10251-052

**ENCLOSURES (check all that apply)**

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Documents <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) ____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group ( <i>Appeal Notice, Brief, Reply Brief</i> ) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) ( <i>please identify below</i> ): 1- Return postcard
Remarks		

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm or Individual Name	Tzvi Hirshaut, Reg. No. 38,732
Signature	<i>Tzvi Hirshaut</i>
Date	August 4, 2006

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PATENT APPLICATION  
Attorney Docket No.: 10251-052

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Ray BERG, et al.                      Conf. No. : 8908  
Serial No.: 10/040,911                      Art Unit : 3626  
Filed: October 26, 2001                      Examiner : Rachel L. Porter  
Title : IDENTITY INSURANCE TRANSACTION METHOD

Mail Stop Amendment  
Commissioner for Patents  
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Menaz Ahmed

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**AMENDMENT AND RESPONSE TO RESTRICTION REQUIREMENT**

Sir:

This paper is filed in response to the Office Action mailed from the U.S. Patent and Trademark Office on July 10, 2006 in the above-identified application.

Applicants respectfully request entry of this Response, in which:

- **Amendments to the Claims** begin on page 2;
- **Remarks** begin on page 6.